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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at fbcc@fbc.ca

Read more on government programs, tools, insights and advice on how to navigate your business through COVID-19 on FBC's [online COVID Resource Centre](#)

| SUBJECT | SUMMARY | PROGRAM DETAILS |
|--|---|---|
| BUSINESS Ontario's COVID-19 Response Framework | <ul style="list-style-type: none">There are different public health and workplace safety measures for businesses and organizations depending on what region you are in. | <ul style="list-style-type: none">Refer to the COVID-19 public health measures and advice page online to determine what restrictions apply to the region in your business is operating.Visit Ontario's framework for re-opening the province for details on the staged approach to lifting restrictions. |

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| SUBJECT | SUMMARY | PROGRAM DETAILS |
|--|---|--|
| BUSINESS Ontario Small Business Support Grant | <ul style="list-style-type: none">The Ontario Small Business Support Grant helps small businesses that are required to close or significantly restrict services under the Provincewide Shutdown effective December 26, 2020Applications will be accepted until March 31, 2021 | <ul style="list-style-type: none">A one-time grant starting at \$10,000 and up to a maximum of \$20,000 will be provided to businesses to help cover decreased revenue because of the Provincewide ShutdownTo be eligible, your small business must:<ul style="list-style-type: none">be required to close or restrict services subject to the Provincewide Shutdown effective 12:01 a.m. on December 26have fewer than 100 employees at the enterprise levelhave experienced a minimum of 20 per cent revenue decline comparing April 2020 to April 2019 revenues.new businesses established since April 2019 are also eligible provided they meet the other eligibility criteriaBusinesses that are not eligible include those that were already required to close prior to the introduction of modified Stage 2 measures on October 10, 2020, and essential business permitted to operate with capacity restrictionsApplications will be accepted onlineRefer to the Ontario Small Business Support Grant Application Guide (PDF) for additional information |
| BUSINESS Ontario's Main Street Relief Grant: Property Tax and Energy Bill Rebates | <ul style="list-style-type: none">Businesses that were required to shut down or significantly restrict services due to provincial public health measures (in areas with modified Stage 2 restrictions or categorized as control or lockdown) can apply for rebates, provided in the form of grants, to help with their fixed costs. | <ul style="list-style-type: none">Support is available for businesses that were required to close or significantly restrict services because of provincial modified Stage 2 public health measures announced on October 9, 2020.Types of business that are eligible for support include:<ul style="list-style-type: none">restaurants and barsgyms, facilities for indoor sports and recreational fitnessplease see full list onlineYou will need to provide proof of costs pertaining to modified Stage 2, Control or Lockdown Period<ul style="list-style-type: none">Property tax bill or proof of costsElectricity bill and natural gas/heating/propane billApplications will be accepted online<ul style="list-style-type: none">You can apply for PPE Funding at the same time (see previous) |

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| BUSINESS Ontario's Main Street Relief Grant: PPE Support | <ul style="list-style-type: none">The Ontario Government is helping small businesses with the unexpected costs of Personal Protective Equipment (PPE) with a one-time grant of up to \$1,000. | <ul style="list-style-type: none">A one-time \$1,000 grant to cover the costs of PPE will be paid to eligible businesses.To be eligible, your business must have two to nine employees and be in one of the following sectors:<ul style="list-style-type: none">retailaccommodation and food servicesrepair and maintenancepersonal and laundry servicesYou will need to submit receipts or proof of costs for PPE purchased since March 17, 2020. This includes:<ul style="list-style-type: none">gloves, gowns, face shields, eye protection, masks, sanitizer, sanitizing wipesthermometers, temperature monitors or camerasphysical changes, including the installation of hand sanitizer stations and plexiglass dividerssigns to guide or inform customers and employeesApplications will be accepted onlineYou can apply for PPE Funding, Property Tax and Energy Bill rebates at the same time (see next section) |
| BUSINESS Employer Health Tax Exemption | <ul style="list-style-type: none">An increase to the Employer Health Tax (EHT) Exemption from \$490,000 to \$1 million for 2020.Update: exemption has now been made permanent. | <ul style="list-style-type: none">Ontario will retroactively raise the EHT exemption for 2020Eligible private-sector employers with annual payrolls up to \$5 million would be exempt from EHT on the first \$1 million of total Ontario remuneration in 2020The maximum EHT relief from the exemption would increase by \$9,945 to \$19,500 for 2020 for eligible employersThis exemption was originally planned to return to \$490,000 in January 2021 but it has now been made permanent.Along with doubling the exemption, the instalment threshold would also be doubled from \$600,000 to \$1.2 million starting with the 2021 tax year.More on Ontario's Employer Health Tax Exemption |

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SUBJECT

BUSINESS
COVID-19 Energy
Assistance Program
(CEAP-SB)

SUMMARY

- The CEAP-SB provides a one- time, on-bill credit to eligible small business and registered charity customers to help them catch up on their energy bills and resume regular payments

PROGRAM DETAILS

- Small business and registered charity customers may be eligible for up to \$1,500 in support towards their electricity and natural gas bills and can apply for on-bill credits for both electricity and natural gas separately.
- Eligibility requirements:
 - have an active account with an electricity distributor, a USMP or a natural gas distributor.
 - the account falls within the following class:
 - for customers of an electricity distributor, the General Service less than 50 kW rate class
 - for customers of a USMP, the relevant commercial class that uses less than 150,000 kWh of electricity annually
 - for customers of a natural gas distributor, is a non-residential customer that uses less than 50,000 cubic meters of gas annually
 - customers can find information about their class on their bill, or they can contact their utility or USMP.
 - has a registered business number or charitable registration number for the small business or registered charity operating out of the premises.
 - has overdue amounts owing from one or more electricity or gas bills since March 17, 2020.
- You must apply for CEAP-SB through your utility or unit sub-meter provider.
 - Contact them directly about ways to apply – in addition to email and mail, other options like an online form may be available.
- Application Forms (PDF):
 - [Electricity](#)
 - [Natural Gas](#)
- For more information, visit the [Ontario Energy Board website](#)

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| SUBJECT | SUMMARY | PROGRAM DETAILS |
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| BUSINESS Workplace Safety and Insurance Board (WSIB) Payment Deferrals | <ul style="list-style-type: none">The Workplace Safety and Insurance Board (WSIB) will allow employers to defer payments for a period of six monthsUpdate: payment deferral period has endedBusinesses have until June 30, 2021 to repay deferred amounts, interest-free | <ul style="list-style-type: none">All employers covered by the WSIB's workplace insurance were automatically eligible for the financial relief package<ul style="list-style-type: none">Schedule 1 employers who report and pay monthly, quarterly, or annually based on their insurable earnings are automatically eligible to defer reporting and payments until August 31, 2020No interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral periodRepayment of deferred WSIB premiums, claim payments and administrative fees between March to August 2020, will not be due before June 30, 2021 for all Schedule 1 and 2 businesses.<ul style="list-style-type: none">Deferred amount payments can be made in one or multiple installments between January and June 30, 2021For full program details, repayment and reporting options please go to the WSIB Ontario COVID-19 update page online |
| BUSINESS Regional Opportunities Investment Tax Credit | <ul style="list-style-type: none">The government is proposing to introduce a new 10 per cent refundable Corporate Income Tax credit for capital investments — the Regional Opportunities Investment Tax Credit. | <ul style="list-style-type: none">The Regional Opportunities Investment Tax Credit would be available to eligible businesses that are building, renovating or acquiring commercial or industrial buildings in designated regions in Ontario.Eligible businesses could save up to \$50,000 this year.A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regions of Ontario would be eligible.The tax credit would be available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by a Canadian-controlled private corporation in the taxation year.Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance.You can apply for this tax credit when you file your tax return. |



SUBJECT

SUMMARY

PROGRAM DETAILS

INDIVIDUAL
Emergency Financial
Assistance

- Learn how to get short term financial support if you are in a crisis or an emergency situation and don't have enough money for things like food and housing.

- If you are in an emergency situation and you live in Ontario, you might be eligible for emergency assistance.
 - If you are eligible for emergency assistance, the amount you get will depend on your specific situation. In most cases you will not get more than what you would get on Ontario Works. For example, you may get:
 - approximately \$733 for a month if you are a single person and need help paying for food and shelter
 - more if you have children
 - up to 48 days of support depending on your specific situation
 - If you think you will need assistance for a month or more, you can [apply for Ontario Works online](#) or by calling your [local office](#).

ELIGIBILITY

You may qualify if you live in Ontario (not a visitor or tourist), are in a crisis or emergency situation, and do not have enough money for things like food and housing. For example, a crisis or emergency includes situations where you:

- have been affected by COVID-19
- are being evicted from your home
- are in or are leaving an abusive relationship
- are worried about your safety

You are not eligible if you are:

- getting assistance from Ontario Works or the Ontario Disability Support Program

APPLY

- You can [apply online](#) or by calling your [Ontario Works office](#).
- You should submit only one application for you and your immediate family.
- If you choose to apply online, your application will follow the steps outlined on this [Emergency Assistance Information page](#).
- It will take about 15 to 20 minutes to apply.